

In re:
Michael Justin Scott
Debtor

Case No. 25-40054-aae
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0419-4
Date Rcvd: Mar 10, 2025

User: AutoDkt
Form ID: 309A

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2025:

Recip ID	Recipient Name and Address
db	+ Michael Justin Scott, 3008 Spinner Ct, Denver, NC 28037-7875
6612049	LVNV FUNDING LLC, GREENVILLE, SC 29602
6612054	US BANK, SAINT LOUIS, MO 63166

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: jimmys@hickorylaw.com	Mar 10 2025 18:34:00	Jimmy R. Summerlin, Jr, Young, Morphis, Bach & Taylor, LLP, P.O. Drawer 2428, Hickory, NC 28603-2428
smg	+ Email/Text: USANCW.Bankruptcy-eNotices-Asheville@usdoj.gov	Mar 10 2025 18:34:00	United States Attorney, Federal Courthouse Rm. 233, 100 Otis Street, Asheville, NC 28801-2607
6612042	+ EDI: CCS.COM	Mar 10 2025 22:30:00	CREDIT COLLECTION SERVICES, PO BOX 607, NORWOOD, MA 02062-0607
6612041	+ EDI: CAPITALONE.COM	Mar 10 2025 22:30:00	Capital One, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
6612041	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 10 2025 18:45:50	Capital One, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
6612044	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 10 2025 18:34:00	DEPTEDNELNET, PO BOX 82561, LINCOLN, NE 68501-2561
6612045	+ Email/Text: bankruptcy@firstpointcollectionresources.com	Mar 10 2025 18:34:00	FIRSTPOINT COLL RESO, 225 COMMERCE PLACE, GREENSBORO, NC 27401-2426
6612046	+ Email/Text: ANGIES@GENESISCREDCOM	Mar 10 2025 18:34:00	GENESIS CREDIT MANAGEMENT LLC, PO BOX 3630, EVERETT, WA 98213-8630
6612047	+ EDI: LCIICSYSTEM	Mar 10 2025 22:30:00	I C SYSTEM, PO BOX 64378, SAINT PAUL, MN 55164-0378
6612147	+ EDI: IRS.COM	Mar 10 2025 22:30:00	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
6612051	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 10 2025 18:33:13	Merrick Bank, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
6612052	Email/Text: bankruptcy@nationalcreditsystems.com	Mar 10 2025 18:34:00	NATIONAL CREDIT SYSTEMS, 3750 NATURALLY FRESH BLVD, Atlanta, GA 30349
6612148	EDI: NCDEPREV.COM	Mar 10 2025 22:30:00	North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
6612053	+ Email/Text: bankruptcydepartment@tsico.com	Mar 10 2025 18:35:00	TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR SUITE 514, FT. WASHINGTON, PA 19034-2733

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
6612056		ALEJANDRA DE LA GARZA DE LOS SANTOS, CA
6612039		Capital One Auto Finance
6612043		DEPTEDNELNET
6612040		Internal Revenue Service
6612055		Verizon Wireless
6612048	*+	I C SYSTEM, PO BOX 64378, SAINT PAUL, MN 55164-0378
6612050	*	LVNV FUNDING LLC, GREENVILLE, SC 29602

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Michael Justin Scott Social Security number or ITIN: xxx-xx-3733
 First Name Middle Name Last Name EIN: --_-----
 Debtor 2: Social Security number or ITIN: -----
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
 United States Bankruptcy Court: Western District of North Carolina Date case filed for chapter: 7 3/10/25
 Case number: 25-40054

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Justin Scott	
2. All other names used in the last 8 years		
3. Address	3008 Spinner Ct Denver, NC 28037	
4. Debtor's attorney Name and address	None	Contact phone _____ Email:
5. Bankruptcy trustee Name and address	Jimmy R. Summerlin Jr Young, Morphis, Bach & Taylor, LLP P.O. Drawer 2428 Hickory, NC 28603	Contact phone 828-322-4663 Email: trustee@hickorylaw.com

For more information, see page 2 >

Debtor **Michael Justin Scott**

Case number **25-40054**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	401 West Trade Street Charlotte, NC 28202 The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Hours open: 8:30 am – 4:00 pm Contact phone 704-350-7500 Date: 3/10/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 17, 2025 at 10:00 AM	Location: Appear by Video – Meeting Info, www.ncwba.uscourts.gov/zoom341s, 704-350-7587
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	